

In re:
Joel Burgos
Lissette Burgos
Debtors

Case No. 22-12213-pmm
Chapter 13

District/off: 0313-4

User: admin

Page 1 of 3

Date Rcvd: Aug 30, 2022

Form ID: 309I

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joel Burgos, Lissette Burgos, 1262 North Ulster Street, Allentown, PA 18109-8753
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14715587	+ Arcadia Recovery Bureau LLC, P. O. Box 6768, Reading, PA 19610-0768
14715590	+ BMO Harris Bank/Greensky, 1797 N East Expy NE, Brookhaven, GA 30329-7803
14715597	+ Dennis E. Shean, Esquire, Hayt, Hayt & Landau, LLC, 2 Industrial Way West, Eatontown, NJ 07724-2279
14715601	+ Jay Bee Employees FCU, P. O. Box 189, Walnutport, PA 18088-0189
14715604	+ Lehigh Valley Health-Muhlenberg, 2545 Schoenersville Road, Bethlehem, PA 18017-7300
14715605	Lehigh Valley Hospital, Patient Accounting Dept., P. O. Box 4120, Allentown, PA 18105-4120
14715607	Macy's, P. O. Box 6786, Sioux Falls, SD 57117-6786
14715612	PNC Bank, N.A., P. O. Box 747032, Pittsburgh, PA 15274-7032
14715609	+ Patenaude & Felix, A.P.C., 2400 Ansys Dr., Ste. 402-B, Canonsburg, PA 15317-0403

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dsgrdg@ptdprolog.net	Aug 31 2022 00:02:00	DAVID S. GELLERT, David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 31 2022 00:02:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 31 2022 00:03:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Aug 31 2022 00:02:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14715585	EDI: RMSC.COM	Aug 31 2022 04:08:00	AEO/Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065
14715586	+ Email/Text: backoffice@affirm.com	Aug 31 2022 00:03:00	Affirm Inc., 650 California St., FL 12, San Francisco, CA 94108-2716
14715588	EDI: TSYS2	Aug 31 2022 04:08:00	Barclays, Card Services, P. O. Box 8802, Wilmington, DE 19899-8802
14715589	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Best Buy Credit Services, P. O. Box 790441, Saint Louis, MO 63179-0441
14715594	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	CBNA, P. O. Box 6497, Sioux Falls, SD 57117-6497
14715596	Email/Text: gtercero@crossriver.com	Aug 31 2022 00:02:00	Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
14715591	Email/Text: cms-bk@cms-collect.com		

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User: admin

Page 2 of 3

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14715592	EDI: CAPITALONE.COM	Aug 31 2022 00:02:00	Capital Management Services LP, 698-1/2 S. Ogden St., Buffalo, NY 14206-2317
14715593	EDI: CAPITALONE.COM	Aug 31 2022 04:08:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14715595	+ Email/Text: commonwealth@ebn.phinsolutions.com	Aug 31 2022 04:08:00	Capital One Bank (USA), N.A., P. O. Box 30285, Salt Lake City, UT 84130-0285
14715598	^ MEBN	Aug 31 2022 00:02:00	Commonwealth Financial Systems, 245 Main St., Dickson City, PA 18519-1641
14715599	+ EDI: CITICORP.COM	Aug 30 2022 23:59:18	Greensky, P. O. Box 29429, Atlanta, GA 30359-0429
14715600	EDI: RMSC.COM	Aug 31 2022 04:08:00	Home Depot Credit Services, P. O. Box 790328, Saint Louis, MO 63179-0328
14715602	EDI: RMSC.COM	Aug 31 2022 04:08:00	Home Design-Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064
14715603	Email/Text: PBNCNotifications@peritussservices.com	Aug 31 2022 00:02:00	JCPenney, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065
14717159	Email/PDF: resurgentbknotifications@resurgent.com	Aug 31 2022 00:09:32	Kohl's, P. O. Box 3043, Milwaukee, WI 53201-3043
14715606	EDI: RMSC.COM	Aug 31 2022 04:08:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14715608	EDI: RMSC.COM	Aug 31 2022 04:08:00	Lowe's, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065
14715610	Email/Text: bankruptcies@penncredit.com	Aug 31 2022 00:02:00	Mattress Firm, Synchrony Bank, P. O. Box 965064, Orlando, FL 32896-5064
14715613	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2022 00:02:00	Penn Credit Corporation, 2800 Commerce Dr., Harrisburg, PA 17110
14715611	+ Email/Text: pcabkt@phillips-cohen.com	Aug 31 2022 00:02:00	PNC Bank, N.A., P. O. Box 5570, Cleveland, OH 44101-0570
14715614	+ Email/Text: ngisupport@radiusgs.com	Aug 31 2022 00:02:00	Phillips & Cohen Associates, 1002 Justison St., Wilmington, DE 19801-5148
14715615	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 31 2022 00:02:00	Radius Global Solutions LLC, 7831 Glenroy Rd., Ste. 250-A, Minneapolis, MN 55439-3132
14715616	EDI: RMSC.COM	Aug 31 2022 04:08:00	Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-3573
14715617	+ EDI: RMSC.COM	Aug 31 2022 04:08:00	Sam's Club, Synchrony Bank, P. O. Box 965065, Orlando, FL 32896-5065
14715619	+ EDI: WTRRNBNK.COM	Aug 31 2022 04:08:00	Syncb/Home, P. O. Box 965036, Orlando, FL 32896-5036
14715618	+ EDI: WTRRNBNK.COM	Aug 31 2022 04:08:00	TD Bank USA/Target Credit, P. O. Box 673, Minneapolis, MN 55440-0673
14715620	+ EDI: CITICORP.COM	Aug 31 2022 04:08:00	Target Card Services, P. O. Box 9500, Minneapolis, MN 55440-9500
14715621	EDI: WFNNB.COM	Aug 31 2022 04:08:00	The Home Depot/Citibank, P. O. Box 6497, Sioux Falls, SD 57117-6497
14715622	EDI: CAPITALONE.COM	Aug 31 2022 04:08:00	Victoria's Secret, Comenity Bank, P. O. box 182125, Columbus, OH 43218-2125
		Aug 31 2022 04:08:00	Wal-Mart, Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2022 at the address(es) listed below:

Name	Email Address
DAVID S. GELLERT	on behalf of Debtor Joel Burgos dsgrdg@ptdprolog.net
DAVID S. GELLERT	on behalf of Joint Debtor Lissette Burgos dsgrdg@ptdprolog.net
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1:	Joel Burgos	Social Security number or ITIN: xxx-xx-5032
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Lissette Burgos	Social Security number or ITIN: xxx-xx-3406
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 8/24/22
Case number:	22-12213-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joel Burgos	Lissette Burgos
2. All other names used in the last 8 years		
3. Address	1262 North Ulster Street Allentown, PA 18109	1262 North Ulster Street Allentown, PA 18109
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000 Email: dsgrdg@ptdprolog.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 8/30/22

For more information, see page 2

Debtor Joel Burgos and Lissette Burgos

Case number 22-12213-pmm

7. Meeting of creditors	October 4, 2022 at 1:30 PM	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 12/3/22 Filing deadline: 11/2/22 Filing deadline: 2/20/23
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$230.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: 11/17/22 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	